

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-12. (Canceled)

13. (Currently Amended) A computer-implemented method, comprising:

transmitting, to a subscriber by an electronic bill presentment and payment service provider supporting multiple billers and multiple subscribers via a network, a notice of availability of bill presentment information representing a bill via an e-mail protocol, wherein the notice includes a hyperlink that facilitates access to the bill presentment information on the network;

receiving, by the electronic bill presentment and payment service provider via a protocol other than the e-mail protocol, a request from the subscriber for the bill presentment information, wherein the received request is associated with an activation of the hyperlink by the subscriber;

transmitting, to [[a]] the subscriber by [[an]] the electronic bill presentment and payment service provider supporting multiple billers and multiple subscribers, the bill presentment information representing [[a]] the bill from the [[a]] biller for the subscriber responsive to the request;

receiving a payment instruction for the bill from the subscriber for payment;
generating remittance advice based on the received payment instruction; and
transmitting the remittance advice to the biller.

14. (Previously Presented) The method according to claim 13, further comprising:
generating the bill presentment information based on original bill information representing the bill.

15. (Previously Presented) The method according to claim 14, wherein:

the generated bill presentment information includes a summary of the bill represented by the original bill information.

16. (Canceled)

17. (Previously Presented) The method according to claim 14, wherein:
the original bill information is received from the biller.

18. (Previously Presented) The method according to claim 14, wherein:
the bill presentment information is generated for presentation from the original bill information with a template.

19. (Currently Amended) The method according to claim ~~18~~ 14, wherein:
the bill presentment information is generated based on merging normalized data obtained from the original bill information with the template.

20. (Previously Presented) The method according to claim 13, further comprising:
transmitting a presentation of a payment request screen, wherein the payment request screen includes at least a portion of the information associated with the bill from the biller.

21. (Currently Amended) The method according to claim 20, wherein the portion of the information included with the payment request includes one or more of (i) a name of the biller, (ii) an amount of the bill, ~~and~~ or (iii) a due date for payment of the bill.

22. (Previously Presented) The method according to claim 13, further comprising:
transmitting a payment associated with the payment instruction.

23. (Previously Presented) The method according to claim 22, wherein the payment is an electronic payment or a payment by check.

24. (Previously Presented) The method according to claim 13, wherein the remittance advice is transmitted to the biller electronically or by paper.

25. (Previously Presented) The method according to claim 13, wherein the remittance advice is transmitted to the biller via a financial institution associated with the biller.

26. (Previously Presented) The method according to claim 13, wherein the subscriber is a first subscriber, the bill is a first bill, and the payment instruction is a first payment instruction, and further comprising:

receiving a second payment instruction from a second subscriber for a second bill from the biller, wherein the generated remittance advice is a consolidated remittance advice based on at least the received first payment instruction and the received second payment instruction.

27. (Previously Presented) The method according to claim 26, wherein the consolidated remittance advice is a printed remittance advice.

28. (Previously Presented) The method according to claim 26, wherein the bill presentment information is first bill presentment information, and further comprising:

transmitting, to the second subscriber by the electronic bill presentment and payment service provider, second bill presentment information representing the second bill from the biller.

29. (Previously Presented) The method according to claim 26, further comprising:

transmitting a consolidated payment associated with the first payment instruction and the second payment instruction.

30. (Previously Presented) The method according to claim 29, wherein the consolidated payment and the consolidated remittance advice are transmitted together.

31. (Previously Presented) The method according to claim 29, wherein the consolidated payment is a payment by check.

32. (Currently Amended) A system, comprising:

a memory for storing software; and

a processor in communication with the memory, wherein the processor is operable to execute the software to:

transmit, to a subscriber via a network, a notice of availability of bill presentment information representing a bill via an e-mail protocol, wherein the notice includes a hyperlink that facilitates access to the bill presentment information on the network,

receive, via a protocol other than the e-mail protocol, a request from the subscriber for the bill presentment information, wherein the received request is associated with an activation of the hyperlink by the subscriber,

transmit, to ~~[[a]] the~~ subscriber, the bill presentment information representing ~~[[a]] the~~ bill from ~~[[a]] the~~ biller for the subscriber responsive to the request,

receive a payment instruction for the bill from the subscriber for payment,
generate remittance advice based on the received payment instruction, and
transmit the remittance advice to the biller.

33. (Previously Presented) The system according to claim 32, wherein the processor is further operable to execute the software to:

generate the bill presentment information based on original bill information representing the bill.

34. (Previously Presented) The system according to claim 33, wherein:

the generated bill presentment information includes a summary of the bill represented by the original bill information.

35. (Previously Presented) The system according to claim 33, wherein:

the original bill information is received from the biller.

36. (Previously Presented) The system according to claim 33, wherein:

the bill presentment information is generated for presentation from the original bill information with a template.

37. (Currently Amended) The system according to claim ~~36~~ 33, wherein:

the bill presentment information is generated based on merging normalized data obtained from the original bill information with the template.

38. (Canceled)

39. (Previously Presented) The system according to claim 32, wherein the processor is further operable to execute the software to:

transmit a presentation of a payment request screen, wherein the payment request screen includes at least a portion of the information associated with the bill from the biller.

40. (Currently Amended) The system according to claim 39, wherein the portion of the information included with the payment request includes one or more of (i) a name of the biller, (ii) an amount of the bill, ~~and~~ or (iii) a due date for payment of the bill.

41. (Previously Presented) The system according to claim 32, wherein the processor is further operable to execute the software to:

transmit a payment associated with the payment instruction.

42. (Previously Presented) The system according to claim 41, wherein the payment is an electronic payment or a payment by check.

43. (Previously Presented) The system according to claim 32, wherein the remittance advice is transmitted to the biller electronically or by paper.

44. (Previously Presented) The system according to claim 32, wherein the remittance advice is transmitted to the biller via a financial institution associated with the biller.

45. (Previously Presented) The system according to claim 32, wherein the subscriber is a first subscriber, the bill is a first bill, and the payment instruction is a first payment instruction, and wherein the processor is further operable to execute the software to:

receive a second payment instruction from a second subscriber for a second bill from the biller, wherein the generated remittance advice is a consolidated remittance advice based on at least the received first payment instruction and the received second payment instruction.

46. (Previously Presented) The system according to Claim 45, wherein the consolidated remittance advice is a printed remittance advice.

47. (Previously Presented) The system according to Claim 45, wherein the bill presentment information is first bill presentment information, and wherein the processor is further operable to execute the software to:

transmit, to the second subscriber, second bill presentment information representing the second bill from the biller.

48. (Previously Presented) The system according to Claim 47, wherein the processor is further operable to execute the software to:

transmit a consolidated payment associated with the first payment instruction and the second payment instruction.

49. (Previously Presented) The system according to Claim 48, wherein the consolidated payment and the consolidated remittance advice are transmitted together.

50. (Previously Presented) The system according to Claim 48, wherein the consolidated payment is a payment by check.

51. (New) The method according to claim 28, wherein the method further comprises:
transmitting, to the subscriber by the electronic bill presentment and payment service provider via the network, a second notice of availability of the second bill presentment information representing the second bill via the e-mail protocol, wherein the second notice includes a second hyperlink that facilitates access to the second bill presentment information on the network.

52 (New) The system according to claim 47, wherein the processor is further operable to execute the software to:
transmit, to the subscriber via the network, a second notice of availability of the second bill presentment information representing the second bill via the e-mail protocol, wherein the second notice includes a second hyperlink that facilitates access to the second bill presentment information on the network.